<center>**REMARKS**</center>

This is a response to the Office Action dated July 28, 2004. Claims 1-20 are pending in the application. In the Office Action, claims 1-20 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,606,606 ("Starr") in view of the knowledge of one of skill in the art as well as the Examiner's personal knowledge.

The rejections from the Office Action of July 28, 2004 are discussed below in connection with the various claims. No new matter has been added. Reconsideration of the application is respectfully requested in light of the following remarks.

I.   REJECTIONS UNDER 35 U.S.C. § 103(a)

Independent claims 1, 13, and 17 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Starr in view of the knowledge of one of skill in the art as well as the Examiner's personal knowledge. Applicants submit that the combination of these references fails to disclose all of the elements of Applicants claims.

Independent claim 1 relates to a method of accessing substantially real-time financial information of an account holder in a computerized system, the substantially real-time financial information describing a first account of the account holder being stored on a first record keeping system and a second account of the account holder being stored on a second record keeping system, the first record keeping system being different from the second record keeping system. The method includes (a) receiving identification of the account holder by a first device, the account holder identification being associated with the first account stored on the first record keeping system and the second account on the second record keeping system; (b) receiving a command by the first device from a user to obtain information associated with the account holder identification; (c) transmitting, in response to the command, first and second requests by the first device to the respective first and second record keeping systems substantially simultaneously, the first and second requests requesting information associated with the account holder identification; and (d) receiving first and second responses by the first device from the respective first and second record keeping systems, the first and second responses including substantially real-time financial information associated with the account holder identification.

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Independent claim 13 relates to a method of accessing substantially real-time financial information of an account holder from first and second record keeping systems in a computerized system. The method includes: (a) receiving a first input from a user by a first device, the first input being associated with a first financial account of the account holder residing on the first record keeping system and a second financial account of the account holder on the second record keeping system, the first record keeping system being different from the second record keeping system; (b) transmitting, substantially simultaneously and in response to the receiving the first input, by the first device a request to each of the first and second record keeping systems; (c) receiving a response by the first device from each of the first and second record keeping systems; and (d) presenting at least a portion of the response to the user.

Independent claim 17 relates to a computer-readable medium encoded with an executable program for presenting real-time financial account information of an account holder to a user. The program includes: (a) a security module capable of authenticating the user; (b) a communication module capable of communicating with a plurality of record keeping systems, the plurality of record keeping systems each being capable of storing real-time financial accounts of the account holder, each of the record keeping systems being different from the other; the communication module being capable of substantially simultaneously transmitting requests by the user for real-time financial account information to the plurality of record keeping systems and receiving responses therefrom; and (c) a presentation module capable of presenting portions of the responses simultaneously.

Starr discloses a "tool kit for a small business owner to manage a plurality of different financial accounts and services and to perform a number of different financial transactions, wherein each of the transactions may involve multiple sub-transactions which occur among different financial service providers. For example, the system provides an integrated package that integrates financial service providers, such as a payroll service provider, a retirement plan service provider, a healthcare service provider or another type of service provider. The system provides one interface to a subscriber and the subscriber can select from the interface a financial transaction to perform, wherein the selected transaction involves a plurality of

subtransactions, occurring between the system, and the involved financial service providers."
See Starr, Abstract.

Starr fails to disclose transmitting, in response to the command, first and second requests by the first device to the respective first and second record keeping systems substantially simultaneously, the first and second requests requesting information associated with the account holder identification, as claimed in claim 1, transmitting, substantially simultaneously and in response to the receiving the first input, by the first device a request to each of the first and second record keeping systems, as set forth in claim 13, or a communication module capable of communicating with a plurality of record keeping systems, the plurality of record keeping systems each being capable of storing real-time financial accounts of the account holder, each of the record keeping systems being different from the other; the communication module being capable of substantially simultaneously transmitting requests by the user for real-time financial account information to the plurality of record keeping systems and receiving responses therefrom, as claimed in claim 17.

Starr discloses instead, a consolidated account management system which includes an instruction generator for creating a single transaction with a single financial service provider that includes subtransactions. *See* Starr, Col. 9, lines 20-22. For example, the instruction generator may create a set of instructions representative of a request for transferring funds from an account maintained by a financial service provider to a payroll service provider. *See* Starr, Col. 9, lines 30-35; FIG. 2. Upon receiving the instructions from the Starr system, it is the responsibility of the financial institution to carry out the instructions, i.e. contact the payroll service provider, transfer the funds, and receive any confirmation information. *See* Starr, Col. 9, lines 37-41. Starr does not disclose that data is retrieved from the two financial systems in response to a request from the user, as claimed in Applicants' claims. In contrast, the system of Starr is focused on the generation of instructions to be performed by a single financial institution to carry out a single transaction. *See* Starr, generally. Starr is concerned with what needs to be done to effect a particular transaction, not data acquisition. Thus, Starr fails to disclose all the features as claimed.

Further, one of ordinary skill in the art would not be motivated to modify the system in Starr to receiving information from different financial institutions in response to requests

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from a user. The system disclosed by Starr is concerned about providing an easier way for small businesses to conduct complex transactions, i.e. generating instructions to carry out a request from the user for a particular institution. The system disclosed by Starr requires that each instruction be carried out in order to perform the composite transaction, i.e. to ensure that each account has the necessary funds. In contrast, Applicant's system is capable of receiving data from multiple financial institutions as the data becomes available. Modifying the system disclosed by Starr to receive data from any of a plurality of financial institutions as the data becomes available would defeat the purpose of the Starr system to ensure that complex transactions are properly carried out.

Additionally, the Examiner noted Applicant's independent claims may read upon the well-known and common knowledge of accessing multiple accounts, e.g. credit card and bank accounts, in real-time via separate pass-word identification codes in order to view and/or alter, e.g. make payment transfers. Applicants respectfully traverse. First, the type of access noted by the Examiner requires two separate user requests, one for each financial institution. In contrast, Applicants' system may retrieve information from multiple financial record keeping systems in response to a single user request. Second, as described above in reference to the Starr system, the functionality noted by the Examiner (i.e. make payment transfers) only involves a single transaction that is transmitted to a single financial institution. For example, a user may have been able to pay a credit card statement by submitting a request to the card issuer. Although this request may include instructions for contacting a second financial institution, i.e. a checking account number from which to transfer the necessary funds, this request is only submitted to the credit card issuer. It is the responsibility of the credit card issuer to contact the second financial institution. In contrast, Applicants' system is capable of contacting first and second financial record keeping systems in response to a single request from a user.

For at least these reasons, claims 1, 13, and 17 are not obvious in view of Starr or the Examiner's comments. Accordingly, Applicants request that the Examiner withdraw these rejections of independent claims 1, 13, and 17.

Dependent claims 2-12, 14-16, and 18-20 were also rejected under 35 U.S.C. § 103(a) as being unpatentable over Starr in view of the knowledge of one of skill in the art as well as

the Examiner's personal knowledge. These claims depend, either directly or indirectly, from claims 1, 13 and 17, and should be allowed for at least the reasons set forth above with respect to the independent claims. Applicants therefore request that the Examiner withdraw this rejection of these claims.

CONCLUSION

Each of the rejections in the Office Action dated July 28, 2004 have been addressed and no new matter has been added. Applicants respectfully submit that all of the pending claims are in condition for allowance and notice to this effect is respectfully requested. The Examiner is invited to call the undersigned if it would expedite the prosecution of this application.

Respectfully submitted,

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